



DOES YOUR HOUSE NEED TLC?

HOME IMPROVEMENT LOANS

The Bloomington Housing and Redevelopment Authority (HRA) will be accepting applications January 9 through March 9 for its Home Improvement Deferred Loan Program. Loans of up to \$35,000 are available to Bloomington homeowners. There are no monthly payments. Repayment occurs when the home is sold, transferred or conveyed. Interest is charged at an annual rate of 4 percent of the original loan principal for the first 10 years. No additional interest accrues after 10 years.

A lead risk assessment is required for all homes built before 1978.

The loans help maintain the condition of housing and neighborhoods. Applications are ranked and processed according to need. Eligible repairs include replacing roofs, electrical, heating and plumbing systems, gutters, windows, doors, insulation, siding, soffits and fascia, exterior painting, and foundation, sidewalk or step repairs.

Ineligible repairs include decorating, additions, finishing basements, remodeling and garage construction.

To apply for a Home Improvement Deferred Loan, you must be the owner-occupant of your home and have sufficient equity to cover the loan amount. Income guidelines apply. See table below.

INCOME GUIDELINES

1	\$44,950
2	\$51,400
3	\$57,800
4	\$64,200
5	\$69,350
6	\$74,500
7	\$79,650
8 or more	\$84,750

Includes all residents of household, related and unrelated, including renters. Subject to change.

Loan applications will be accepted at the HRA office in Bloomington Civic Plaza, 1800 West Old Shakopee Road, until Friday, March 9, 2012. For more information or to receive an application, visit our website or call the HRA at 952-563-8937.

WEBSITE KEYWORDS: HOME LOANS.

Earth Action Heroes protect the earth. Whether it's saving energy or guarding Bloomington's precious natural resources, these individuals are making a difference. Here are your neighbors in action...

EARTH ACTION HEROES  
OXMORE POND PROTECTOR

Excessive fertilizer use, feeding of ducks and geese, yard debris and pet waste can all be sources of nutrients in water bodies and wetlands. An overabundance of these nutrients can pose a problem because they fuel excessive plant and algae growth.

One way to combat this problem is to install a native buffer area. Resident Bill Parks, at right, whose property is adjacent to Oxmore Pond (located between Oxborough Avenue South and Morris Road), created his own buffer area beginning in 2006.

For Parks, a Bloomington resident for nearly 40 years, installing a buffer area made perfect sense.

"I thought it was a great idea because I'd be doing something for the environment and saving myself the time of mowing the area," Parks said.

Buffer areas can be rainwater gardens or any combination of native or wild grasses and plants that prevent runoff from fertilizers and other chemicals used on lawns.

Parks' buffer zone is a collection of ornamental grasses, mostly Foerster and varieties of Silver grasses. Other neighbors around Oxmore Pond have followed in Park's footsteps, creating their own natural buffer areas along the water's edge.

"They're very nice and look good during the summer," Parks said. "During the winter we have seeds in the plumes, so it offers a nice variety. The neighbors across the way like it, too."

Bloomington Water Resources Specialist Brian Gruidl says the City encourages the planting of buffer areas to help stabilize shorelines against erosion and improve overall water quality.

"Long-term control of overabundant aquatic plants is best accomplished by reducing nutrient sources from the wetland," Gruidl said.

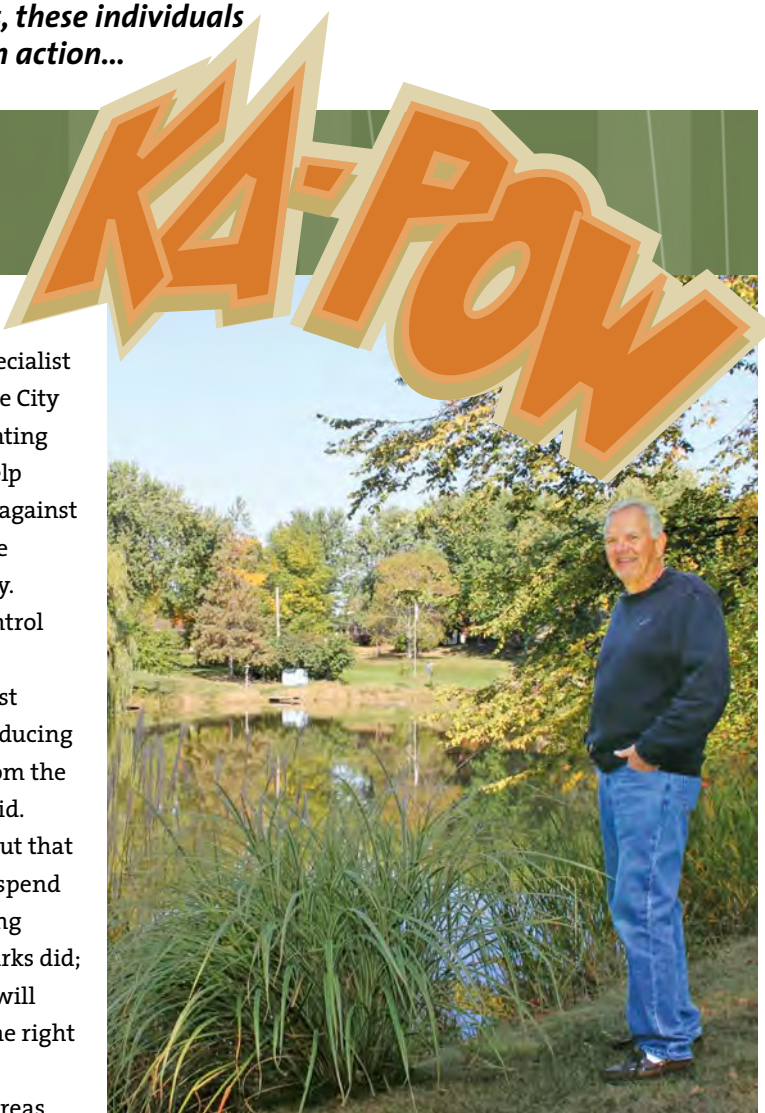
Gruidl points out that residents need not spend any money installing native grasses as Parks did; many buffer areas will occur naturally if the right steps are taken.

"Often buffer areas are established simply by reducing the amount of mowing near lakes and wetlands," Gruidl said. "By reducing mowing and herbicide use, vegetation that would have been present naturally will begin to reestablish itself."

Planting the native buffer area has proven to be a time-saver when it comes to yard work. Parks no longer has to mow down to the pond's edge.

DO YOU LIVE ALONG A SHORELINE?

Bloomington residents who live along shorelines can implement erosion control measures and improve water quality by maintaining 10- to 20-foot strips of unmowed vegetation around wetlands and limiting their use of fertilizers. For more information, contact Engineering at 952-563-4870.



His efforts in sustainable lawn care go beyond installing a buffer; Parks also mulches his leaves, a practice that returns vital nutrients to the soil. Yet, he doesn't consider himself an environmentalist.

"I'm not Mr. Green," he said. "But when I can do my little bit to help the environment, and it works for me, then I do it."

HELPING THE ENVIRONMENT

PLANTING SOME GREEN

CITY PARTNERS WITH TREE TRUST TO PLANT 40 TREES

The City once again partnered with Tree Trust to plant 40 trees of six different species at Marsh Lake Park, 9000 France Avenue South.

"The trees will be a tremendous benefit to the city, as they will add aesthetic appeal and shade for the users of Marsh Lake Park for years to come," Assistant Maintenance Superintendent Paul Edwardson said.

While volunteers from Tree Trust installed the trees, the City will maintain and care for them.

Tree Trust is a nonprofit organization that employs diverse urban populations in community forestry and environmental programs.

For more information, contact Paul Edwardson at 952-563-8762 or e-mail [pedwardson@ci.bloomington.mn.us](mailto:pedwardson@ci.bloomington.mn.us).



A NEW WAY TO WORK  
494 COMMUTER SERVICES

Are you considering a different way to get to work every day? 494 Commuter Services can help by providing the following resources:

- **Ridematch list** – Individuals with a similar work trip who are interested in sharing the ride.
- **Transit information** – Personalized trip planner and pocket schedules for the bus or train.
- **Bike commuting** – Map showing recommended on-street bike routes and off-road bike trails, tips for biking to work, and Minnesota bike laws.

For more information, visit [www.494corridor.org](http://www.494corridor.org).